



Order Filed on October 2, 2018
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District of New Jersey

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**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (TRENTON)
HONORABLE JERROLD N. POSLUSNY, JR.**

In re: : Case No. 17-30082-JNP
:
RAY A. POLHILL. : Chapter 13
:
, :
Debtor, : Hearing Date: July 24, 2018

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2017 DODGE JOURNEY UTILITY 4D SE 2.4L I4, VIN# 3C4PDCABXHT608076 AND CO-
DEBTOR STAY**

The relief set forth on the following pages, number one (1) through three (3) is hereby
ORDERED.

DATED: October 2, 2018

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Ray A. Polhill
Case No.: 17-30082-JNP
Caption of Order: Consent Order Modifying Stay as to Personal Property

1. The 11 U.S.C. §362(a) Stay as to Consumer Portfolio Service, Inc., (“Movant”), with respect to the personal property of Debtor described as a 2017 Dodge Journey Utility 4D SE 2.4L I4, VIN# 3C4PDCABXHT608076, in accordance with the agreement of the Debtor and Movant is hereby modified and shall remain in effect PROVIDED THAT Debtor comply with the following terms and conditions:

Debtor shall cure the post-petition arrears including Movant’s fees and costs in the amount of \$1,639.87 and by adding the amount of \$273.32 to the regular monthly payments on the following dates:

September 15, 2018 - \$740.54

October 15, 2018 - \$740.54

November 15, 2018 - \$740.54

December 15, 2018 - \$740.54

January 15, 2019 - \$740.54

February 15, 2019 - \$740.54

Debtor shall then be responsible for timely making all future regular monthly payments to Movant starting with the payment of \$467.22 due on March 15, 2019. Failure to make future monthly payments shall also be cause for default under this Consent Order.

2. The term “payment” as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.

Debtor: Ray A. Polhill
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3. Debtors will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions in Paragraph 1, *supra*. If Debtor fails to cure the default within ten (10) days from the date of default, Movant may file a Certification of Default on five (5) days' notice to Debtor's counsel for Debtor and the Chapter 13 Trustee for an Order lifting the automatic Stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.

4. The failure of Movant to file a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition arrears within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter.

Dated: September 24, 2018